

EXHIBIT 2



MARTHA PIPER
PO BOX 327
SOUTH EGREMONT MA 01258-0327

Re: Policy Number 876 115 025 UL

Dear Ms. Piper,

This letter is in response to your telephone call of October 10, 2006 to our Customer Service Center regarding the address on the above policy.

Upon review of our records, I was able to determine the following:

- July 18, 2000 we were notified of a change of address to:

PO Box 91
North Egremont MA 01252-0091.

- This address remained in effect until January 2003 when mail was returned to MetLife as undeliverable by the U S Postal Service.

In these situations, our office is then required to do research to try to find a better address.

- Using our search criteria we were able to locate the address of:

409 W 48th St Apt 3RW
New York NY 10036-1248.

An audit letter was generated with this update, but was not returned as undeliverable or sent back as a reply.

This address remained in place until January 2004 at which time mail was again returned as undeliverable. Another address search was performed and we were unable to locate a more current address and the records were coded as undeliverable.

Although, we have these procedures in place we still rely on the policyholder to notify us of any changes to their policies.

Metropolitan Life Insurance Company



If you have any further questions or concerns, please contact me at (866) 841-2437 extension 8226. This is a toll-free call.

Sincerely

Roxanne Roberts, Supervisor
Data Integrity Unit
Client Services Operations/Johnstown
October 12, 2006
RR/hek

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